

IN THE CLAIMS:

Please amend the claims as indicated. A complete set of the claims is included below, reflecting added subject matter (*underlining*) and deleted subject matter (*strikethrough*), as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer-implemented method of automatically preparing an offering of one or more financial products or financial services or both for a specific ~~entity~~ entities, with use of a processor and one or more associated databases, the method comprising the steps of:

(1) using the processor to consider ~~considering~~ client data on specific entities and determine ~~determining~~ whether to offer a financial product or a financial service or both to the specific ~~entity~~ entities,

(2) ~~if it is determined~~ the processor makes a determination to offer said financial product or said financial service or both to said entity, then the processor uses client-specific decision information to ~~determining~~ selects parts of variable information from at least two different databases with client data and financial product data to determine the variable information specific to each specific entity and selects the parts of the variable information determined for inclusion in a communication formulated to express the offering for said specific entity; and

(3) using an output module associated with the processor and configured to use at least one automated process to automatically compose the variable information comprising the parts determined to create and generate ~~generating, using at least one automated process on at least one data processing device,~~ the communication for each said specific entity ~~with such that~~ at least one portion within the communication ~~that~~ accommodates the variable information, wherein said variable information for each specific entity comprises at least partially a customized identification, specification and/or promotion of said financial product or said financial service or both wherein said variable information for each specific entity has at least some data that is different.

2. (Currently Amended) The computer-implemented method of claim 1, further comprising the steps of:

inputting data from one or more sources into ~~the~~ a data processing device associated with the one or more databases; and
using at least some of said data to determine the variable information of the communication.

3. (Currently Amended) The computer-implemented method of claim 2, further comprising the steps of:

storing said data in the one or more databases; and
collecting additional data from the one or more sources, and updating said one or more databases with said additional data.

4. (Currently Amended) The computer-implemented method of 2, wherein said one or more sources comprises at least one of the following steps of:

one or more non-resident databases;
one or more sources accessible via modem;
one or more sources accessible via the Internet;
inbound telemarketing; and
outbound telemarketing.

5. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises automatically determining said variable information using the client-specific decision information, step (2) further comprising: applying said client-specific decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

6. (Currently Amended) The computer-implemented method of claim 1, further comprising the steps of:

inputting data from one or more sources;
wherein said variable information is generated from said data.

7. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises the step of:

processing data according to client-specific decision information to determine said variable information.

8. (Currently Amended) The computer-implemented method of claim 7, wherein step (2) further comprises the step of:

processing said variable information according to other decision information to refine said variable information.

9. (Currently Amended) The computer-implemented method of claim 7, wherein step (2) further comprises the steps of:

automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.

10. (Currently Amended) The computer-implemented method of claim 1, further comprising the steps of:

using outbound or inbound telemarketing to obtain data pertaining to said entity; and
customizing said communication for said entity based on said data pertaining to said entity.

11. (Currently Amended) The computer-implemented method of claim 1, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.

12. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

generating communications for entities, said communications having differing formats.

13. (Currently Amended) The computer-implemented method of claim 12, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

14. (Currently Amended) The computer-implemented method of claim 12, further comprising the step of:

selecting a format for an entity based on at least data pertaining to said entity.

15. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

selecting a delivery medium that will be used to deliver the communication to said entity.

16. (Currently Amended) The computer-implemented method of claim 15, wherein said delivery medium is at least one of:

electronic; and

non-electronic.

17. (Currently Amended) The computer-implemented method of claim 16, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

18. (Currently Amended) The computer-implemented method of claim 16, wherein said non-electronic delivery medium comprises printed materials.

19. (Currently Amended) The computer-implemented method of claim 15, wherein said selecting step is performed automatically.

20. (Currently Amended) The computer-implemented method of claim 15, further comprising the step of:

selecting a format for said communication based on said selected delivery medium.

21. (Currently Amended) The computer-implemented method of claim 15, further comprising the step of:

selecting a format for said communication suitable for said selected delivery medium.

22. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

using a format for said communication suitable for a delivery medium that is to be used to deliver said communication to said entity.

23. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

24. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

constructing said communication based on data pertaining to said entity.

25. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said entity based on data pertaining to said entity.

26. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

27. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

outputting said communication to a data file.

28. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

automatically generating a communication for an entity based on one or more pre-defined events.

29. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
automatically generating a communication for an entity based on a set of predetermined criteria.

30. (Currently Amended) The computer-implemented method of claim 1, wherein said generating step comprises:
selectively placing content in said communication.

31. (Currently Amended) The computer-implemented method of claim 30, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.

32. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
selecting a subset of entities from a set of available entities; and
performing steps (1), (2), and (3) for only said selected subset of entities.

33. (Currently Amended) The computer-implemented method of claim 1, wherein said generating step comprises:
generating said communication using a printing device.

34. (Currently Amended) The computer-implemented method of claim 1, wherein part of said communication comprises variable information.

35. (Currently Amended) The computer-implemented method of claim 1, wherein said communication only includes variable information.

36. (Currently Amended) The computer-implemented method of claim 1, wherein said entity is at least one of a client and a potential client.

37. (Currently Amended) The computer-implemented method of claim 1, wherein said communication format is customized for said entity.

38. (Currently Amended) The computer-implemented method of claim 37, further comprising the step of:
generating said communication format based on client demographics.

39. (Currently Amended) The computer-implemented method of claim 37, further comprising the step of:
generating said communication format based on said financial product or said financial service being offered to said entity.

40. (Currently Amended) The computer-implemented method of claim 37, further comprising the step of:
generating said communication format based on marketing objectives.

41. (Currently Amended) The computer-implemented method of claim 1, further comprising at least one of:
delivering said communication to said entity via printed materials;
delivering said communication to said entity via modem;
delivering said communication to said entity via electronic transfer;
delivering said communication to said entity via internet;
delivering said communication to said entity via a data file; and
delivering said communication to said entity via voice response.

42. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
generating a document comprising said communication.

43. (Currently Amended) The computer-implemented method of claim 42, wherein said document is an electronic document.

44. (Currently Amended) The computer-implemented method of claim 42, wherein said document is a printed document.

45. (Currently Amended) The computer-implemented method of claim 1, the method further comprising the step of:
delivering said communication and reply means to said entity.

46. (Currently Amended) The computer-implemented method of claim 45, wherein said reply means enable said entity to conduct a transaction pertaining to said financial product or financial service.

47. (Currently Amended) The computer-implemented method of claim 45, wherein said reply means enable said entity to obtain more information pertaining to said financial product or financial service.

48. (Currently Amended) The computer-implemented method of claim 45, wherein said reply means enable said entity to purchase said financial product or financial service, as a one-step sales process.

49. (Currently Amended) The computer-implemented method of claim 45, wherein said delivering step comprises:
providing said communication and reply means to said entity electronically or via printed materials.

50. (Currently Amended) The computer-implemented method of claim 45, wherein said reply means is part of said communication.

51. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

(a) determining said variable information by performing one or more calculations.

52. (Currently Amended) The computer-implemented method of claim 51, wherein step (a) comprises:

performing calculations based on data pertinent to said entity to at least one of select, design, and price at least one of a financial product and a financial service.

53. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

determining whether to offer one or more particular financial products or financial services to said entity.

54. (Currently Amended) The computer-implemented method of claim 53, wherein step (2) further comprises:

calculating one or more amounts of said one or more particular financial products or financial services to offer to said entity.

55. (Currently Amended) The computer-implemented method of claim 54, wherein step (2) further comprises:

calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said entity.

56. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

identifying any types of financial products or financial services that said entity needs; and
determining, for each type needed by said entity, particular financial products or financial services to offer to said entity.

57. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

identifying whether the entity has need for any pre-selected types of financial products or financial services; and

determining, for each type needed, particular financial products or financial services to offer to said entity.

58. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

59. (Currently Amended) The computer-implemented method of claim 1, wherein said financial product or financial service relates to a mortgage loan, wherein step (2) comprises:

using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

60. (Currently Amended) The computer-implemented method of claim 1, wherein said financial product or financial service relates to insurance, wherein step (2) comprises:

using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.

61. (Currently Amended) The computer-implemented method of claim 60, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

62. (Currently Amended) The computer-implemented method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein step (2) comprises:

determining, based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity, one or more life insurance plans to offer to said entity.

63. (Currently Amended) The computer-implemented method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein step (2) comprises at least one of:

selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

64. (Currently Amended) ~~An apparatus of~~ A system for automatically preparing communication data offering one or more financial products or financial services or both, comprising a processor and one or more associated databases:

first determining means within the processor for automatically determining whether to offer a financial product or a financial service or both to a specific entity based on consideration of client data on specific entities,

second determining means within the processor for using client-specific decision information for automatically determining, parts of data from at least two different databases comprising client data and financial product data to assemble variable information if it is determined to offer said financial product or said financial service or both to said specific entity, the second determining means selecting the variable information for inclusion in the communication data formulated to express the offering for said specific entity; and

means for automatically generating and creating ~~including at least one data processing device~~ the communication data for said specific entity ~~if it is determined to offer said financial product or said financial service or both to said specific entity,~~ including at least one data processing device associated with the processor and, the communication data including ~~at least one portion within the communication data that accommodates~~ the variable information; ~~includes~~ including at least partially a identification, specification and/or promotion for said entity, and wherein said variable information for each specific entity has at least some data that is different.

65. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for inputting data from one or more sources; and
means for using at least some of said data to determine content of the communication.

66. (Currently Amended) The ~~apparatus~~ system of claim 65, further comprising:
means for storing said data in one or more databases; and
means for collecting additional data from one or more sources, and updating said one or more databases with said additional data.

67. (Currently Amended) The ~~apparatus~~ system of 65, wherein said one or more sources comprises at least one of:

one or more non-resident databases;
one or more sources accessible via modem;
one or more sources accessible via the Internet;
inbound telemarketing; and
outbound telemarketing.

68. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises means for determining said variable information using the client-specific decision information, and further comprises:

means for applying said client-specific decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

69. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for inputting data from one or more sources;
wherein said variable information is generated from said data.

70. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for processing data according to the client-specific decision information to determine said variable information.

71. (Currently Amended) The ~~apparatus~~ system of claim 70, wherein said second determining means further comprises:

means for processing said variable information according to other decision information to refine said variable information.

72. (Currently Amended) The ~~apparatus~~ system of claim 70, wherein said second determining means further comprises:

means for automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.

73. (Currently Amended) The ~~apparatus~~ system of claim 64, further:

means for using outbound or inbound telemarketing to obtain data pertaining to said entity;
and

means for customizing said communication for said entity based on said data pertaining to said entity.

74. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.

75. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:

means for generating communications for entities, said communications having differing formats.

76. (Currently Amended) The ~~apparatus~~ system of claim 75, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

77. (Currently Amended) The ~~apparatus~~ system of claim 75, further comprising:

means for selecting a format for an entity based on at least data pertaining to said entity.

78. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:

means for selecting a delivery medium that will be used to deliver the communication to said entity.

79. (Currently Amended) The ~~apparatus~~ system of claim 78, wherein said delivery medium is at least one of:

electronic; and
non-electronic.

80. (Currently Amended) The ~~apparatus~~ system of claim 79, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

81. (Currently Amended) The ~~apparatus~~ system of claim 79, wherein said non-electronic delivery medium comprises printed materials.

82. (Currently Amended) The ~~apparatus~~ system of claim 78, wherein said selecting means operates automatically.

83. (Currently Amended) The ~~apparatus~~ system of claim 78, further comprising:
means for selecting a format for said communication based on said selected delivery medium.

84. (Currently Amended) The ~~apparatus~~ system of claim 78, further comprising:
means for selecting a format for said communication suitable for said selected delivery medium.

85. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for using a format for said communication suitable for a delivery medium that is to be used to deliver said communication to said entity.

86. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:

means for using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

87. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for constructing said communication based on data pertaining to said entity.

88. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for delivering said communication to said entity based on data pertaining to said entity.

89. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

90. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for outputting said communication to a data file.

91. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for automatically generating a communication for an entity based on one or more pre-defined events.

92. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for automatically generating a communication for an entity based on a set of predetermined criteria.

93. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said generating means comprises:
means for selectively placing content in said communication.

94. (Currently Amended) The ~~apparatus~~ system of claim 93, wherein said generating means further comprises:

means for selectively placing at least some content in blank spaces of said communication.

95. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for selecting a subset of entities from a set of available entities; and
wherein said first determining means, second determining means, and generating means operate for only said selected subset of entities.

96. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said generating means comprises:
means for generating said communication using a printing device.

97. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein part of said communication comprises variable information.

98. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said communication only includes variable information.

99. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said entity is at least one of a client and a potential client.

100. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said communication format is customized for said entity.

101. (Currently Amended) The ~~apparatus~~ system of claim 100, further comprising:
means for generating said communication format based on client demographics.

102. (Currently Amended) The ~~apparatus~~ system of claim 100, further comprising:
means for generating said communication format based on said financial product or said financial service being offered to said entity.

103. (Currently Amended) The ~~apparatus~~ system of claim 100, further comprising:

means for generating said communication format based on marketing objectives.

104. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising at least one of:

means for delivering said communication to said entity via printed materials;

means for delivering said communication to said entity via modem;

means for delivering said communication to said entity via electronic transfer;

means for delivering said communication to said entity via internet;

means for delivering said communication to said entity via a data file; and

means for delivering said communication to said entity via voice response.

105. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising the step of:

means for generating a document comprising said communication.

106. (Currently Amended) The ~~apparatus~~ system of claim 105, wherein said document is an electronic document.

107. (Currently Amended) The ~~apparatus~~ system of claim 105, wherein said document is a printed document.

108. (Currently Amended) The ~~apparatus~~ system of claim 64, the apparatus further comprising:

means for delivering said communication and reply means to said entity.

109. (Currently Amended) The ~~apparatus~~ system of claim 108, wherein said reply means enable said entity to conduct a transaction pertaining to said financial product or financial service.

110. (Currently Amended) The ~~apparatus~~ system of claim 108, wherein said reply means enable said entity to obtain more information pertaining to said financial product or financial service.

111. (Currently Amended) The ~~apparatus~~ system of claim 108, wherein said reply means enable said entity to purchase said financial product or financial service, as a one-step sales process.

112. (Currently Amended) The ~~apparatus~~ system of claim 108, wherein said delivering means comprises:

means for providing said communication and reply means to said entity electronically or via printed materials.

113. (Currently Amended) The ~~apparatus~~ system of claim 108, wherein said reply means is part of said communication.

114. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for determining said variable information by performing one or more calculations in accordance with the client-specific decision information.

115. (Currently Amended) The ~~apparatus~~ system of claim 114, wherein said first determining means comprises:

means for performing calculations based on data pertinent to said entity to at least one of select, design, and price at least one of a financial product and a financial service.

116. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for determining whether to offer one or more particular financial products or financial services to said entity.

117. (Currently Amended) The ~~apparatus~~ system of claim 116, wherein said second determining means further comprises:

means for calculating one or more amounts of said one or more particular financial products or financial services to offer to said entity.

118. (Currently Amended) The ~~apparatus~~ system of claim 117, wherein said second determining means further comprises:

means for calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said entity.

119. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for identifying any financial products or financial services that said entity needs; and

means for determining, for each type needed by said entity, particular financial products or financial services to offer to said entity.

120. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for identifying whether said entity has need for any pre-selected types of financial products or financial services; and

means for determining, for each type needed, particular financial products or financial services to offer to said entity.

121. (Currently Amended) The ~~apparatus~~ system of claim 64, further comprising:
means for using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

122. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said financial product or financial service relates to a mortgage loan, wherein said second determining means comprises:

means for using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

123. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said financial product or financial service relates to insurance, wherein said second determining means comprises:

means for using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.

124. (Currently Amended) The ~~apparatus~~ system of claim 123, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

125. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:

means for determining, based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity, one or more life insurance plans to offer to said entity.

126. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:

means for at least one of selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

127. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

determining one or more types of financial products or financial services to offer to said entity.

128. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for determining one or more types of financial products or financial services to offer to said entity.

129. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

selecting the client-specific decision information that is used to determine said variable information.

130. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
inputting and storing the client-specific decision information that is used to determine said variable information.

131. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises automatically determining said variable information using the client-specific decision information, wherein said the client-specific decision information is a part of control logic.

132. (Currently Amended) The computer-implemented method of claim 131, wherein step (2) comprises:
using a module operating according to said control logic to use said the client-specific decision information to automatically determine said variable information for inclusion in the communication.

133. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
delivering said communication to said entity via printed materials.

134. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
delivering said communication to said entity via modem.

135. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:
delivering said communication to said entity via electronic transfer.

136. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said entity via internet.

137. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said entity via a data file.

138. (Currently Amended) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said entity via voice response.

139. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

determining one or more types of financial products or financial services to offer to said entity.

140. (Currently Amended) The computer-implemented method of claim 139, wherein step (2) further comprises:

determining, for at least some of said types, particular financial products or financial services to offer to said entity.

141. (Currently Amended) The computer-implemented method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said entity electronically.

142. (Currently Amended) The computer-implemented method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said entity via printed materials.

143. (Currently Amended) The computer-implemented method of claim 1, wherein step (2) comprises:

automatically using client-specific decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;

wherein said generating step comprises:

preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.

144. (Currently Amended) The computer-implemented method of claim 143, wherein said using and generating steps operate over a set of entities.

145. (Currently Amended) The computer-implemented method of claim 143, wherein the entity information does not include entity identification information or transactional information.

146. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said second determining means comprises:

means for automatically using the client-specific decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;

wherein said generating means comprises:

means for preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.

147. (Currently Amended) The ~~apparatus~~ system of claim 146, wherein said second determining means and generating means operate over a set of entities.

148. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein the entity information does not include entity identification information or transactional information.

149. (Currently Amended) The computer-implemented method of claim 1, further comprising the steps of:

selecting a first delivery medium that will be used to deliver the communication to said entity; and

selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

150. (Currently Amended) The computer-implemented method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without the need for human intervention between each step.

151. (Currently Amended) The computer-implemented method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without human intervention between each step.

152. (Currently Amended) The apparatus system of claim 64, further comprising:
means for selecting a first delivery medium that will be used to deliver the communication to said entity; and

means for selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

153. (Currently Amended) The apparatus system of claim 64, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

154. (Currently Amended) The apparatus system of claim 64, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.

155. (Currently Amended) The computer-implemented method of claim 1, wherein steps (1), (2), and (3) are performed using one or more data processing devices, and are performed within an automated process without the need for human intervention between each step.

156. (Currently Amended) The computer-implemented method of claim 155, wherein steps (1), (2), and (3) are performed without human intervention between each step.

157. (Currently Amended) The ~~apparatus~~ system of claim 64, wherein said first determining means, said second determining means, and said generating means operate in one or more data processing devices within an automated process, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

158. (Currently Amended) The ~~apparatus~~ system of claim 157, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.

159. (Currently Amended) A method of automatically preparing communications offering data of one or more financial products or financial services or both, with use of a processing system and one or more associated databases, the method comprising the steps of:

- (1) determining with the processing system whether to create an offer of a financial product or a financial service or both to a specific entity,
- (2) if it is determined to create an offer of said financial product or said financial service or both to said specific entity, then automatically determining, without human intervention, parts of variable information specific to each specific entity based on entity-specific decision information and taking the parts from different databases and composing the variable information ~~for inclusion~~ as communications offering data created for said specific entity; and
- (3) automatically generating without human intervention, using at least one automated process on at least one data processing device, data sufficient to produce a communication offering for said specific entity, the communication offering including at

least one portion that accommodates the communication offering data comprising the variable information, the generating step including the step of designating placement of the variable information into said at least one portion of the communication offering, wherein the content of the communication offering includes the variable information wherein said variable information in said communication offering includes at least partially a identification, specification and/or promotion of said financial product or said financial service for said specific entity, wherein said variable information has at least one different component among different specific entities and wherein the different components are determined by each specific entity's client information.

160. (Withdrawn) The method of claim 1, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

161. (Withdrawn) The method of claim 160, wherein the compliance information is presented in one or more footnotes.

162. (Withdrawn) The method of claim 64, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

163. (Withdrawn) The method of claim 162, wherein the compliance information is presented in one or more footnotes.

164. (Previously Presented) The method of claim 159, further comprising at least one of the steps of:

- delivering said communication to said entity via printed materials;
- delivering said communication to said entity via modem;
- delivering said communication to said entity via electronic transfer;
- delivering said communication to said entity via internet;
- delivering said communication to said entity via a data file; and

delivering said communication to said entity via voice response.

165. (Previously Presented) The method of claim 159, further comprising the step of:
selecting a delivery medium that will be used to deliver the communication to said entity.

166. (Previously Presented) The method of claim 165 wherein said delivery medium is at least one of:
electronic; and
non-electronic.

167. (Withdrawn) The method of claim 166, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

168. (Previously Presented) The method of claim 166, wherein said non-electronic delivery medium comprises printed materials.

169. (Previously Presented) The method of claim 159, further comprising the step of:
using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

170. (Previously Presented) The method of claim 159, further comprising the step of:
selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

177. (Withdrawn) The method of claim 159, further comprising:
outputting said communication to a data file.

178. (Withdrawn) The method of claim 159, further comprising:
automatically generating a communication for an entity based on one or more pre-defined events.

179. (Previously Presented) The method of claim 159, further comprising the step of: automatically generating a communication for an entity based on a set of predetermined criteria

180. (Previously Presented) The method of claim 159, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.

181. (Withdrawn) The method of claim 159, further comprising:
selecting a first delivery medium that will be used to deliver the communication to said entity; and
selecting at least one second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

182. (Currently Amended) A method of automatically preparing communications offering one or more financial products or financial services or both, with use of a processing system with one or more associated databases, the method comprising the steps of:

- (1) determining with the processing system if a financial product or a financial service or both is suitable for an entity,
- (2) determining select parts of variable information taken from different databases based on entity-specific decision information concerning an offer for a financial product or financial service or both for inclusion in a communication to said entity;
- (3) generating a variable information offer with said select parts of the variable information using a first automated process, without human intervention; and
- (4) automatically generating the communication comprising said variable information to create an offer for said entity using a second automated process, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the

communication, wherein content of said communication for said variable information offer includes the variable information and includes at least partially a specific identification, specification and/or promotion of said financial product or said financial service or both for said entity;

wherein said variable information may vary among entities being offered any single financial product or said financial service or both determined to be suitable for each entity.

183. (Withdrawn) The method of claim 182, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

184. (Previously Presented) The method of claim 183, wherein the compliance information is presented in one or more footnotes.

185. (Previously Presented) The method of claim 182, further comprising at least one of the steps of:

delivering said communication to said entity via printed materials;
delivering said communication to said entity via modem;
delivering said communication to said entity via electronic transfer;
delivering said communication to said entity via internet;
delivering said communication to said entity via a data file; and
delivering said communication to said entity via voice response.

186. (Previously Presented) The method of claim 182, further comprising the step of:
selecting a delivery medium that will be used to deliver the communication to said entity.

187. (Previously Presented) The method of claim 186 wherein said delivery medium is at least one of:

electronic; and
non-electronic.

188. (Withdrawn) The method of claim 186, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

189. (Previously Presented) The method of claim 186, wherein said non-electronic delivery medium comprises printed materials.

190. (Previously Presented) The method of claim 182, further comprising the step of: using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

191. (Withdrawn) The method of claim 182, further comprising:
selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

192. (Withdrawn) The method of claim 182, further comprising:
outputting said communication to a data file.

193. (Withdrawn) The method of claim 182, further comprising:
automatically generating a communication for an entity based on one or more pre-defined events.

194. (Previously Presented) The method of claim 182, further comprising the step of: automatically generating a communication for an entity based on a set of predetermined criteria.

195. (Previously Presented) The method of claim 182, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.

196. (Withdrawn) The method of claim 182, further comprising:

selecting a first delivery medium that will be used to deliver the communication to said entity; and

selecting at least one second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

197. (Currently Amended) A method of automatically preparing communications offering one or more financial products or financial services or both, with use of a processing system and one or more associated databases, the method comprising the steps of:

(1) using a first automated process to generate one or more electronic files identifying an entity set determined to be suitable for a financial product or a financial service or both, said entity set comprising a plurality of specific entities,

(2) providing variable information for a financial product or financial service for inclusion in a communication to a specific entity;

wherein said variable information consists of a plurality of predefined identifications, specifications, promotions and/or explanations of said financial product or financial service formulated to be specific to each specific entity, which can be included ~~in~~ to create an offer to each specific entity;

(3) generating a variable information offer for said specific entity using a second automated process without human intervention, said variable information offer including at least one of said plurality of predefined identifications, specifications, promotions and/or explanations of said financial product or financial service determined to be most appropriate for each said specific entity;

wherein said variable information may vary among different specific entities being offered said financial product or said financial service or both;

(4) automatically generating the communication comprising said variable information offer for said specific entity using ~~a~~ the second automated process, the communication with at least one portion that accommodates the variable information, the generating step incorporating the variable information into said at least one portion of the communication, wherein content of said communication includes said identification, specification, promotions and/or explanation of said financial product or financial service or both determined to be most appropriate for each said specific entity;

wherein at least one financial product or financial service or both is predetermined as being suitable for a variable information offer and is at least considered for offering to each entity in said entity set; and

delivering each communication to the specific entity via the internet.

198. (Withdrawn) The method of claim 197, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

199. (Withdrawn) The method of claim 198, wherein the compliance information is presented in one or more footnotes.

200. (Previously Presented) The method of claim 197, further comprising at least one of the steps of:

delivering said communication to said entity via printed materials;
delivering said communication to said entity via modem;
delivering said communication to said entity via electronic transfer;
delivering said communication to said entity via internet;
delivering said communication to said entity via a data file; and
delivering said communication to said entity via voice response.

201. (Previously Presented) The method of claim 197, further comprising the step of:
selecting a delivery medium that will be used to deliver the communication to said entity.

202. (Previously Presented) The method of claim 201 wherein said delivery medium is at least one of:

electronic; and
non-electronic.

203. (Withdrawn) The method of claim 201, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

204. (Previously Presented) The method of claim 201, wherein said non-electronic delivery medium comprises printed materials.

205. (Previously Presented) The method of claim 197, further comprising the step of: using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

206. (Previously Presented) The method of claim 197, further comprising the step of: selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

207. (Withdrawn) The method of claim 197, further comprising: outputting said communication to a data file.

208. (Withdrawn) The method of claim 197, further comprising: automatically generating a communication for an entity based on one or more pre-defined events.

209. (Previously Presented) The method of claim 197, further comprising the step of: automatically generating a communication for an entity based on a set of predetermined criteria.

210. (Previously Presented) The method of claim 197, wherein said generating step further comprises: selectively placing at least some content in blank spaces of said communication.

211. (Withdrawn) The method of claim 197, further comprising: selecting a first delivery medium that will be used to deliver the communication to said entity; and

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selecting at least one second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.